## APPENDIX IV-13 GINNIE MAE I (MH POOLS)

## MORTGAGE-BACKED CERTIFICATE GUARANTEED BY GOVERNMENT NATIONAL MORTGAGE ASSOCIATION

Date of Issue	Mobile Home Mortgage Pool No
Series	Interest Rate%
Initial Int. Payment Date	Original Principal Amt. \$
Original Aggregate	
Amount of Pool \$	Maturity Date
THE ISSUER, NAMED BELOW, PROM	IISES TO PAY TO THE ORDER OF:
	(hereinafter called the Holder) the sum of
\$ in principal amour	nt, together with interest thereon and on portions thereof
	e set forth hereon, such payment to be in monthly installments,
adjustable as set forth below. All monthly ins	stallments shall be for application first to interest at such fixed
rate and then in reduction of principal balanc	e then outstanding, and shall continue until payment in full of
the principal amount, and of all interest accru	ing thereon.

**FURTHER, THE ISSUER CERTIFIES:** that this Certificate, and each of the like securities composing the entire issue of which it is a part, is proportionately based on an backed by all the mortgages pooled by the Issuer and identified collectively in the records of the Government National Mortgage Association by the mortgage pool set forth herein, all such mortgages being insured under Title I of the National Housing Act, or guaranteed under the Servicemen's Readjustment Act of 1944 or chapter 37 of Title 38, United States Code; and that with respect to this Certificate, the base and backing is in the proportion that the principal amount set forth bears to the total of such pool, such total being equal to the aggregate of the principal amounts of like securities composing the entire issue of which this Certificate is a part, and being equal to the aggregate of the principal amounts outstanding on the mortgages composing such pool, and that the Holder is the owner of an undivided beneficial interest in the pool, in the foregoing proportion.

Each of the monthly installments shall be subject to adjustment to reflect any prepayments or other early or scheduled recoveries of principal, received from time to time, under or consistent with the provisions of the mortgages composing the pool. However, the Issuer shall pay to the Holder, whether or not collected by the Issuer, and shall remit as set forth below, monthly payments of not less than the amounts of principal coming due monthly on the mortgages and apportioned to the Holder by reason of the aforesaid base and backing, together with any apportioned prepayments or other early recoveries of principal, and interest at the fixed rate.

Date: 10/01/99 1 Appendix IV-13

The Issuer shall remit to the Holder all such monthly payments required under this Certificate by the fifteenth (15th) day of each calendar month. Such monthly remittances shall commence on or before the fifteenth (15th) day of the month following the month of issue of this Certificate, and shall continue until payment in full of all amounts owing under this Certificate. All remittances shall be by check to the registered Holder, and final payment shall be made only upon surrender of this Certificate.

This Certificate is freely and fully transferable and assignable, but only upon the books of the Issuer, as to the Issuer and the Government National Mortgage Association. Reissues and denominational exchanges shall be made on request and presentation of this Certificate at the office of the Government National Mortgage Association or their Co-Transfer Agent.

Except as hereinafter undertaken, this Certificate does not constitute a liability of nor evidence any recourse against the Issuer, since it is based on and backed by the mortgages composing the above referenced pool, and since recourse may be had to the Government National Mortgage Association in the event of any failure of timely payment, as provided for in the guaranty appended hereto.

It is certified that this Certificate is legal and regular in all respects, and is duly and validly issued pursuant to Title III of the National Housing Act, and that no rule, regulation, or other like issuance, and no contract or other agreement of either the Government National Mortgage Association or the Issuer, or of both, adversely affects the right of the Holder to receive timely payments as provided under the terms of this Certificate.

**ISSUER** 

**GUARANTY:** The undersigned, pursuant to section 306(g) of the National Housing Act, hereby guarantees the timely payment of the principal and interest set forth in the above instrument, subject only to the terms and conditions thereof. The full faith and credit of the United States is pledged to the payment of all amounts which may be required to be paid under this guaranty.

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION

ATTEST:	
Secretary	President

Date: 10/01/99 2 Appendix IV-13